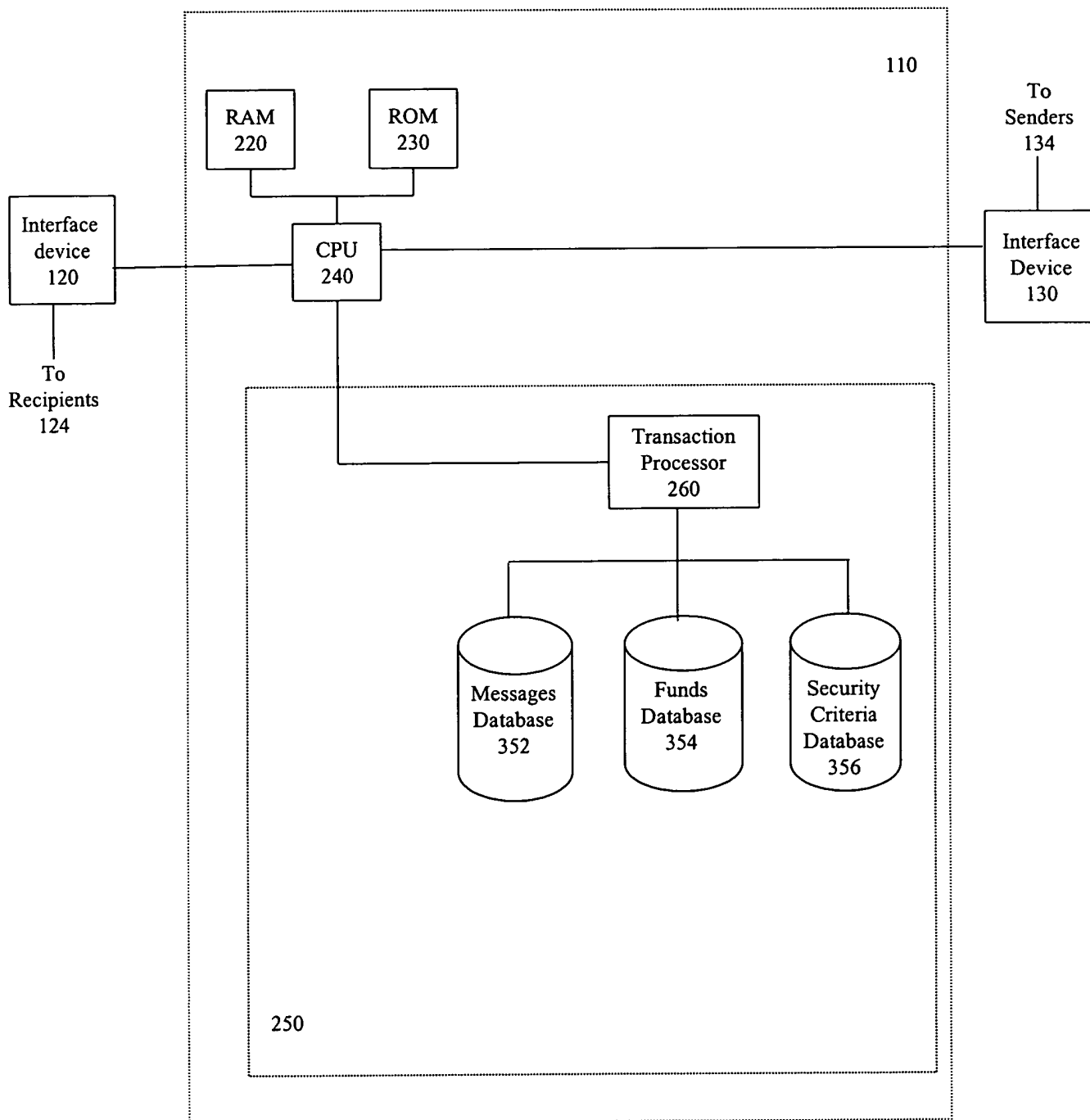


FIG. 1

APPROVED	O.G. F.G.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

Fig. 2



APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

**Fig. 3**

Messages Database 352

Sender ID	Sender Name	Sender Address	Sender e-mail	Transmission Date	History Codes	Recipient ID	Recipient Name	Recipient Address	Recipient e-mail	Security Indicia
whdo3 952qh	J. Doe	380 Madison Avenue NY, NY 12345	jdoe@yahoo .com	12/03/99	0000	MeemsHAB05	F. Smith	824 Sepulveda Long Beach, CA 98765	fsmith@net zero.com	password

APPROVED	Q.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

Fig. 4

Funds Database 354

Creator	Creator ID	File No.	Date Created	Currency Amount	Date Transmitted	Recipient	Recipient ID	Security Attributes
J. Doe	whdo3952qh	861794	12/03/99	\$125,000.00	12/03/99	F. Smith	MeemsHAB05	password

**Fig. 5**

Security Criteria Database 356

Security Attribute	Validation Protocol	Validation Criteria	Automatic	Requires User Action	Associated File Nos.
Self ID	Enter verification of correct receipt	Affirmative response	NO	YES	
User ID Number	Password, SSN, EIN, PIN	Entry of correct number	NO	YES	861794
Signature ID	Enter signature	Entry of signature matching baseline entry	NO	YES	
Digital Certification	Process entry	Positive match	YES	NO	
Random No./Smart Card	Process entry	Positive match	NO	YES	
Biometric Scan	Retinal/fingerprint/voiceprint	Scan of Bio attribute matching baseline entry	NO	YES	

FIG. 6

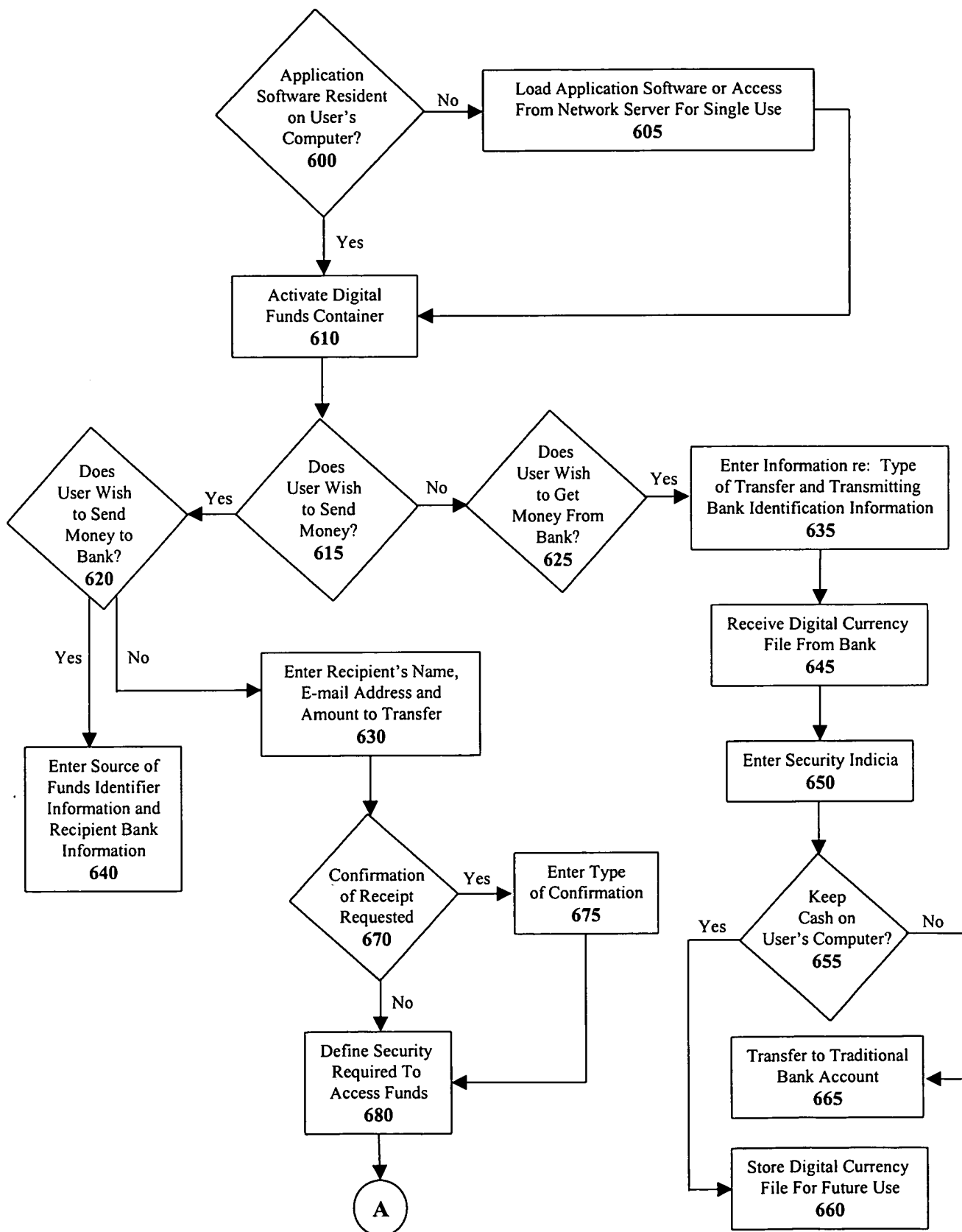


FIG. 6 Cont.

